## IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF OREGON

MEDFORD DIVISION

RON GIBSON; LORI GIBSON, fka Lori A. Reed; SHON GIBSON,

1:13-cv-01819-CL

Plaintiffs,

v.

ORDER

PNC BANK NATIONAL ASSOCIATION, successor in interest by acquisition and merger of First Franklin, a Division of National City Bank of Indiana; UBS REAL ESTATE SECURITIES, INC.; U.S. BANK NATIONAL ASSOCIATION, as Trustee for the Holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF7; BANK OF AMERICA, N.A., As Successor in Interest to Countrywide Home Loan Servicing, LP and BAC Home Loans Servicing, LP; RECONTRUST COMPANY, N.A.,

Defendants.

## PANNER, District Judge:

Magistrate Judge Mark D. Clarke filed a Report and Recommendation (#21), and the matter is now before this court.

See 28 U.S.C. § 636(b)(1)(B), Fed. R. Civ. P. 72(b). Plaintiffs filed objections (#23) and Defendants have responded to those objections (#26) and I have reviewed the file of this case de novo. 28 U.S.C. § 636(b)(1)(C); McDonnell Douglas Corp. v.

Commodore Bus. Mach., Inc., 656 F.2d 1309, 1313 (9th Cir. 1981).

I have given this matter *de novo* review. I agree that Plaintiffs lack standing and I find no error. Accordingly, I ADOPT the Report and Recommendation (#21). This action is DISMISSED with prejudice based on Plaintiffs' lack of standing.

IT IS SO ORDERED.

DATED this 2 day of April, 2014.

OWEN M. PANNER

U.S. DISTRICT JUDGE

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